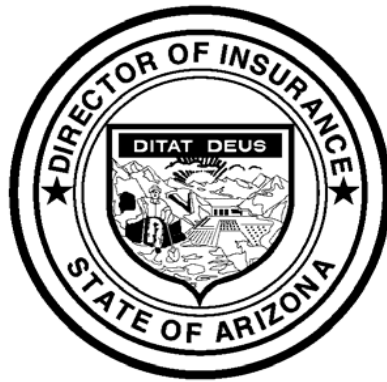


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STATE OF ARIZONA

2006 MOBILE HOMEOWNER  
PREMIUM COMPARISON  
SURVEY



Janet Napolitano, Governor  
Christina Urias, Director  
Arizona Department of Insurance  
2910 N. 44th Street, Suite 210  
Phoenix, Arizona 85018  
(602) 364-2499  
(800) 325-2548  
(520) 628-6370 Tucson  
[www.id.state.az.us](http://www.id.state.az.us)

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Insurer

Aegis Security IC  
Allstate IC  
American Bankers IC of FL  
American Commerce IC  
American Family Mutual IC  
American Modern Home IC  
American Reliable IC  
American Summit IC  
Austin Mutual IC  
Farm Bureau Mutual IC  
Foremost IC of GR, MI  
Liberty Mutual Fire IC  
Markel American IC  
Metropolitan P&C IC  
Nationwide Mutual Fire IC  
Owners IC  
State Farm Fire & Cas Co  
Voyager P&C IC  
Wilshire IC

Note: Telephone numbers are subject to change

Abbreviation used in this publication:

"Cas" means Casualty

"Co" means Company

"GR" means Grand Rapids

"IC" means Insurance Company

"P&C" means Property and Casualty

Telephone  
Number

(800) 233-2160  
(800) 255-7828  
(800) 852-2244  
(800) 222-2114  
(800) 374-0008  
(800) 543-2644  
(800) 535-1333  
(800) 749-6419  
(800) 328-4628  
(480) 635-3600  
(800) 527-3905  
(602) 997-4700  
(800) 236-2862  
(800) 422-4272  
(800) 421-1444  
(480) 830-7119  
See Yellow Pages  
(800) 535-1333  
(800) 525-7486

**NOTE**

The ADOI cautions that the ranking is based on a hypothetical and may change as the facts change. While price is always a consideration in purchasing insurance, a consumer also should consider the insurer's service to its policyholders and the type of insurance contract and coverage available.

The purpose of this comparison is merely to encourage consumers to comparison shop for their insurance.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the American with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3471. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

# MOBILE HOME 12-MONTH PREMIUM SURVEY HYPOTHETICALS FOR ALL COVERAGES AND LOCATIONS

	HYPOTHETICAL I DOUBLE-WIDE one family dwelling		HYPOTHETICAL II SINGLE-WIDE one family dwelling	
	COVERAGE LIMITS		COVERAGE LIMITS	
Dwelling.....	\$70,000		\$40,000	
Appurtenant Structures.....	N/A	AREA : 1,248 square feet	N/A	AREA: 728 square feet
Contents.....	\$35,000	MODEL YEAR/MAKE :	\$20,000	MODEL YEAR/MAKE:
Additional Living Expense .....	\$14,000	2005/FLEETWOOD	\$8,000	2005/FLEETWOOD
Personal Liability.....	\$100,000		\$100,000	
Medical Payments.....	\$1,000		\$1,000	
Deductible.....	\$500		\$500	
STABILITY DEVICES: Tie downs and permanent foundation				
SECURITY: Single cylinder deadbolt locks, a fire extinguisher and one smoke detector				
LOCATION: 100 space, mobile home park, security guard on premises				

MESA					TUCSON					YUMA				
	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K		DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K		DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K
INSURER					INSURER					INSURER				
Metropolitan P&C IC	\$122	(1)	\$86	(1)	Metropolitan P&C IC	\$131	(1)	\$93	(1)	Metropolitan P&C IC	\$131	(1)	\$93	(1)
American Modern Home IC	\$259	(2)	\$198	(3)	Farm Bureau Mutual IC	\$242	(2)	\$224	(4)	American Modern Home IC	\$210	(2)	\$161	(2)
Austin Mutual IC	\$288	(3)	\$191	(2)	American Modern Home IC	\$259	(3)	\$198	(3)	Farm Bureau Mutual IC	\$245	(3)	\$228	(5)
Farm Bureau Mutual IC	\$292	(4)	\$224	(4)	Austin Mutual IC	\$288	(4)	\$191	(2)	American Reliable IC	\$249	(4)	\$173	(3)
Voyager P&C IC	\$368	(5)	\$268	(6)	Voyager P&C IC	\$313	(5)	\$231	(5)	Austin Mutual IC	\$288	(5)	\$191	(4)
Aegis Security IC	\$369	(6)	\$280	(7)	American Reliable IC	\$334	(6)	\$234	(6)	Voyager P&C IC	\$313	(6)	\$231	(6)
American Reliable IC	\$374	(7)	\$263	(5)	Wilshire IC	\$348	(7)	\$268	(7)	Foremost IC of GR, MI	\$331	(7)	\$251	(7)
Wilshire IC	\$377	(8)	\$291	(9)	Foremost IC of GR, MI	\$366	(8)	\$286	(8)	Wilshire IC	\$348	(8)	\$268	(9)
State Farm Fire & Cas Co	\$411	(9)	\$285	(8)	Aegis Security IC	\$384	(9)	\$295	(9)	American Summit IC	\$352	(9)	\$263	(8)
Nationwide Mutual Fire IC	\$428	(10)	\$298	(10)	American Bankers IC of FL	\$395	(10)	\$421	(17)	Aegis Security IC	\$384	(10)	\$295	(10)
Foremost IC of GR, MI	\$465	(11)	\$349	(13)	Owners IC	\$407	(11)	\$298	(10)	American Bankers IC of FL	\$395	(11)	\$421	(18)
American Summit IC	\$482	(12)	\$343	(11)	Nationwide Mutual Fire IC	\$428	(12)	\$298	(11)	Owners IC	\$427	(12)	\$313	(12)
Owners IC	\$491	(13)	\$358	(14)	American Summit IC	\$482	(13)	\$343	(12)	Nationwide Mutual Fire IC	\$428	(13)	\$298	(11)
Markel American IC	\$498	(14)	\$348	(12)	Markel American IC	\$498	(14)	\$348	(14)	Markel American IC	\$463	(14)	\$323	(13)
American Bankers IC of FL	\$529	(15)	\$577	(18)	State Farm Fire & Cas Co	\$501	(15)	\$346	(13)	American Family Mutual IC	\$516	(15)	\$366	(14)
American Family Mutual IC	\$596	(16)	\$421	(16)	American Family Mutual IC	\$554	(16)	\$391	(15)	Allstate IC	\$524	(16)	\$393	(16)
American Commerce IC	\$647	(17)	\$409	(15)	Allstate IC	\$565	(17)	\$424	(18)	State Farm Fire & Cas Co	\$606	(17)	\$380	(15)
Allstate IC	\$716	(18)	\$536	(17)	American Commerce IC	\$647	(18)	\$409	(16)	American Commerce IC	\$647	(18)	\$409	(17)
Liberty Mutual Fire IC	\$789	(19)	\$607	(19)	Liberty Mutual Fire IC	\$709	(19)	\$544	(19)	Liberty Mutual Fire IC	\$763	(19)	\$588	(19)

Premiums are ranked from lowest to highest by the double-wide annual premium.

Coverage limits and deductibles may vary by insurer.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2006

New rates may be in effect since publication of this survey.